

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Barker, et al.	Docket No.:	49335.2300
Serial No.:	10/659,123	Examiner:	Firmin Backer
Filed:	09/10/2003	Group Art Unit:	3621
Title:	METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS	Confirmation No.:	3544

SUPPLEMENTAL AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Notice of Non-Compliant Amendment dated August 30, 2006, of which this Reply is within thirty days, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.